Maryland
INSURANCE ADMINISTRATION

NAVIGATING PRIVATE HEALTH INSURANCE COVERAGE FOR MENTAL HEALTH AND SUBSTANCE USE DISORDER EMERGENCIES

- To start the process of obtaining authorization for an inpatient admission, **call the number on the back of the patient's health insurance ID card first**.

- The insurance company will ask what facility you have in mind for the patient or what treatment is required. The insurance company will tell you the documents they need to make a determination.

- If a patient is in imminent danger to self or others, and the determination is made by the patient's physician or psychologist and a member of the medical staff of the facility who has admitting privileges, then a health insurance company cannot deny the first 24 hours of an admission based on medical necessity. Notify the company as soon as possible.

- For an **emergency inpatient admission** for treatment of a mental health or substance use disorder, **the insurance company must make a decision within 2 hours** of receiving the requested documents.

- If the insurance company denies the request for an admission, call **1-800-492-6116**. The Maryland Insurance Administration is available 24 hours a day for complaints in emergencies when care has not yet been rendered. In an emergency, the Maryland Insurance Administration will make a decision within 24 hours.

- If the Maryland Insurance Administration does not regulate the health insurance plan, your complaint will be sent to the agency that does.

- An insurance company is not allowed to retaliate against a provider for filing appeals with the insurance company or complaints with the Maryland Insurance Administration.

- The Health Education and Advocacy Unit in the Office of the Attorney General can assist with filing an appeal or complaint: 410-528-1840 (in Baltimore) or 1-877-261-8807

IF THE INSURANCE COMPANY DOES NOT FOLLOW THE LAW, OR DENIES AN EMERGENCY ADMISSION, CALL THE MARYLAND INSURANCE ADMINISTRATION AT 1-800-492-6116

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Maryland Insurance Administration
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